

Breaking Ground

The Monthly Newsletter of the Coalition on Homelessness and Housing in Ohio

..... March 2002

Governor Taft Signs Predatory Lender Protection Act...

As reported in the February edition of *Breaking Ground*, the Ohio Senate was preparing to vote on a contentious predatory lending bill (Substitute H.B. 386). On February 6th, the Senate Finance and Financial Institutions Committee voted 7-5 to pass Sub. H.B. 386.

On the Friday before the bill was to be heard by the Senate Finance and Financial Institutions Committee, COHHIO and AARP got called in to talk with Senator Harris, who was the bill's manager. Advocates were not told about the amendments that were seriously being considered by the Committee, and only received a copy of the amendments the night before the third and final hearing. When the bill came back up in committee, a large omnibus amendment was offered and the bill was subsequently passed by the committee.

The Democratic members of the Committee decided to challenge the bill manager's integrity for not negotiating the amendments with the consumer groups in good faith after more than six hours of compelling testimony the week before. One Senator also raised the fact that Senator Harris had received an award from the Ohio Mortgage Brokers Association (Sen. Harris was the sponsor of broker licensing bill - SB 76). This challenge, however, prompted the other Republicans (even those who were more sympathetic to our position) to circle the wagons to protect their fellow member. The Democrats offered more than 15 different amendments designed to strengthen this bill, all of which were tabled by the Republican majority and did not become part of the bill.

Later that same day (February 6th), after the Governor's State of the State speech, the full Senate followed suit with a vote of 21-12 to pass Sub. H.B. 386. Republican Senators (except for Spada and Mead) voted for it, while Democratic Senators (except Shoemaker and DiDonato) voted against it. Many veteran members of the Senate said they never saw the financial service industry push them so hard on any issue.

On February 12th (less than a week after the bill was passed by the Senate), the Ohio House of Representatives voted by a margin of 56-39, to concur with the Senate amendments, thereby sending the bill to Governor Taft. Voting against concurrence (i.e. in our favor) were seven Republicans including Representatives Tim Grendell, Rex Damschroder, Merle Kearns, Tom Lendrum, Jim McGregor, John White, and Ann Womer-Benjamin. Voting for concurrence (i.e. not in our favor) were four Democrats including Representatives Wayne Coates, Bill Hartnet, Bill Ogg, and Joe Sulzer.

On February 22nd, Governor Taft bowed, much like the Ohio House and Senate did, to pressure from the financial services industry and signed Sub. H.B. 386 into law. Claiming to protect consumers and putting Ohio on a pedestal as one of only four states to enact a predatory lending law, the Governor called on the Department of Commerce to vigorously enforce the new law. The truth is this bill not only misses the mark in terms of protecting Ohio's vulnerable homeowners, it deceives the public by the inclusion of already existing federal regulations without any new serious protections.

Contrary to assertions that this bill includes strong, new consumer protections, it merely reiterates federal regulations that have applied to Ohio since 1994, which are to be modified slightly in October. The bill contains elements of the Home Ownership Equity Protection Act (HOEPA) of 1994, which is the federal disclosure law designed to narrowly address certain lending practices. There are no more loans, no more lenders, no more lending abuses covered in Sub. H.B. 386 than are already covered under the limited federal regulatory framework of HOEPA.



More specifically, HOEPA does not prohibit creditors from making an unfair loan. Instead, the law subjects loans that exceed triggers, currently in excess of 15 percent for interest rates and eight percent for points and fees, to more disclosures and some very minimal restrictions. Most loans are structured to fall below the triggers, therefore, few consumers will have HOEPA's or HB 386's limited benefits.

According to the Office of Thrift Supervision (OTS), 99 percent of all subprime loans have not historically been covered by HOEPA. To illustrate this point, a creditor could refinance a Habitat for Humanity homeowner with a subsidized zero percent interest rate loan into a loan with an interest rate of more than 15 percent and charge as much as eight percent of the total loan amount in fees, and still not hit any of the so called protections in this bill.

In fact, in a recent trade association publication (*Inside B&C Lending*), subprime industry leaders commented on the new federal regulations. "I would be surprised if the Fed rule in particular will drive lenders towards seconds [mortgages]," said Brad Morrice, president of New Century Financial. Jeffrey Ruben, executive vice president of American Business Financial Service agreed, noting that the company ran a test on its portfolio when the new HOEPA triggers came out and determined that less than five percent of their loans would have been affected. "And in those cases, we could easily have lowered the rate a little bit. We don't see it as a big driver one way or the other."

Contrary to assertions that this bill includes a strong new enforcement mechanism, it creates a bureaucratic labyrinth that makes it all but impossible for victims to receive redress. The only entity empowered to enforce the provisions of Sub. H.B. 386 is the Ohio Department of Commerce which is not an enforcement agency, it's a regulator. As the Department recently explained, the lending division received more than 4,000 complaints last year, the bulk of which were regarding consumer finance companies. The Department as a regulator is involved in such issues as general practices rather than individual complaints. While the Department can investigate, issue orders and notices or revoke licenses, "they don't have the authority to get people's money back," according to Department of Commerce spokesperson Bill Teets.

Since mortgage lending is exempt under Ohio's Consumer Sales Protection laws, the Attorney General has not been able to do much to pursue predatory lenders or brokers. Under the bill, the Attorney General is given no new real powers to crack down on predatory lenders. Citizens are not given a private right of action to push violators to make the victims whole. The Department of Commerce may decide to issue fines and in extreme cases prosecute repeat offenders, if they can prove that the offender "willingly and knowingly" violated the limited provisions of the bill. Only in the case that after six months, a local prosecutor fails to act on a case referred by the Commerce Department can the Attorney General pursue the matter.

Beyond the lack of any real new consumer protections, the bill still includes the local preemption, which prohibits local governments from taking action to protect their vulnerable homeowners. The bill also creates a study committee to examine (until June of 2003) what, if any additional actions are necessary to address predatory lending in Ohio. While there is consumer representation on the committee, including a representative from COHHIO, the majority of its 15 members are more likely to see things from the industry's perspective. Studying the problem is important but the fact of the matter is that when issues are important to the legislature, they study them during the legislative process and get a bill passed to address the issues.

Much like the victims of predatory lenders are bamboozled into falling for something that sounds too good to be true, this bill gives the impression of consumer protection while giving a free pass to those who peddle toxic loans.

What Would 'Mr. Republican' Do? Sen. Robert A. Taft was 'Mr. Integrity'; He Wouldn't Let Predatory Lending Stand

By Eddie Roth, Dayton Daily News, 2/7/02, reprinted with permission

Editor's Note: Numerous newspapers such as the Cleveland Plain Dealer, Columbus Dispatch, Canton Repository, Lorain Morning Journal, Cincinnati Post, and the Dayton Daily News editorialized about the numerous problems with HB 386 with headlines such as:

- *The Loan-shark Protection Act - The Plain Dealer*
 - *Predatory lending: Problem deserves more than just a study - Columbus Dispatch*
 - *GOP caves to bankers, as promised - Dayton Daily News*
- One of our favorites is the Mr. Republican column written by Eddie Roth from the Dayton Daily News.*

"Independent," was my dad's famous response when one of us kids asked about his political allegiance.

His practice was to close the curtain when he stepped into the voting booth, and he's now long deceased.

I thought of him when watching Ohio Senate Republicans close ranks Tuesday morning as the Senate Finance Committee bullied its way ahead with Substitute House Bill 386 - woeful legislation that puts lenders' interests ahead of the public interest on the issue of predatory lending.

Two things about that morning evoked his memory:

First, I watched committee member Robert Spada, R-Parma Heights, quietly dissent as the sole Republican voting "no." Meanwhile, his colleagues eagerly played to their lending-industry patrons - sternly ordering AARP volunteers to leave protest placards in the hallway, then voting down requests that community members be heard on new amendments and finally sending the legislation to the full Senate for consideration later that day.

Second, I thought of Gov. Bob Taft, who would be delivering the State of the State address at noon, and on whose desk the legislation would arrive. I wondered whether - on an issue so important to everyday Ohioans' welfare - there was any possibility he could, or would, offer moderation where, Spada aside, his Senate colleagues hadn't.

Here's how my dad figured in: I recalled, as a young teenager, talking to him about Ohio politics. He grew up in Cincinnati, and I knew Ohio's most famous politician when he was a kid was Gov. Taft's grandfather, U.S. Sen. Robert A. Taft.

My impression of Sen. Taft was as a flinty, old, partisan conservative, nicknamed "Mr. Republican" and best known for beating an anti-communism drum. I was sure my father would respond to Sen. Taft's name with a wrinkled nose.

My father corrected me about Taft, told me my impression was wrong, but I couldn't remember why. Watching state Sen. Spada stand against a partisan tide on predatory lending made me wonder if that's what my dad had in mind.

I looked into it when I got back from Columbus.

I learned that Sen. Taft - alongside Henry Clay, Daniel Webster, John C. Calhoun and Robert La Follette - was designated by the U.S. Senate as one of its "Famous Five" for his "acts of statesmanship transcending party and state lines."

I learned that he earned a chapter in John F. Kennedy's Profiles in Courage for his "bold plea for justice in a time of intolerance and hostility" - when, in World War II's aftermath, he spoke of lawlessness in the conduct of the Nuremberg trials and how it betrayed principles of justice and the rule of law for which the war had been waged.

Then, with valuable assists from Cincinnati Historical Society Librarian Barbara Dawson and Montgomery County's own public library, I discovered aspects of Sen. Taft's character in controversy that bear directly on the predatory-lending bill that soon will be delivered to his namesake.

Sen. Taft was one of America's greatest champions for decent housing. After World War II, "Mr. Republican" promoted housing standards in America's cities, standing on principle against "old guard" Republican colleagues.

The Senate committee he chaired issued the following simple, conservative injunction: "Every family must have a decent home in which to live. The character of that home determines more than anything else the character of family life, the conditions in which children grow up and the attitude of people toward the community and the government."

Sen. Taft offered and brought to fruition legislation that, among other things, offered long-term, low-interest loans for the construction of 500,000 housing units in four years, and provided easier FHA mortgage terms for middle-class families.

Real-estate interests, a traditional Republican constituency, campaigned against the bill, fearing it would cut into their business. Sen. Taft met the challenge head on. He addressed the Mortgage Bankers Association of America, bearding the lion in its own den. He told the association plainly: "While I am a great believer in the system of free enterprise, this happens to be a field where it has failed to find a solution."

Those words aptly apply today to the ill-considered predatory-lending bill.

Gov. Taft can put his colleagues back to work to present him with a bill that finds a real solution to a real problem. He can show, as was said of his grandfather, "a certain staunchness and a certain rectitude which politics seldom knows."

That's what Ohioans would respect. I know, now, that's what my dad respected about the governor's grandfather.

COHHIO NOTE: Governor Taft signed the legislation on February 22.

HUD's FY 2003 Budget...Bad but Not as Bad as Feared

President Bush's proposed budget for HUD for Fiscal Year 2003 managed to escape the oft-rumored cuts but falls far short of moving the housing agenda forward in any serious way. The bottom line is that HUD's budget is generally flat-lined compared to last year. While the Administration asserts that the FY '03 budget represents an increase of seven percent (some \$2 billion), they fail to point out that the lions share of this bump up is accounted for by an increase in just one line item...the Housing Certificate fund which simply renews existing Section 8 contracts. Beyond that, the FY '03 budget does little more than tinker around the edges.

Within the framework of this budget, the Administration has, however, set the goal of ending chronic homelessness in 10 years. While housing and homelessness advocates have praised the intention, the Administration has yet to offer an increase in funding necessary to accomplish this goal. As the National Alliance to End Homelessness points out, Homeless Assistance Grants funding at \$1.3 billion, is still an estimated \$93 million short of the resources necessary for renewals to continue to house chronically homeless people who already have made the transition into permanent housing.

As they did last year, HUD again plans to combine the competitive grant programs: Shelter Plus Care, Supportive Housing, and Section 8 Moderate Rehabilitation SRO. The Administration also proposes shifting the Emergency Food and Shelter Program, which provides grants quickly through a network of non-profit organizations to prevent eviction, foreclosure, and hunger, from the Federal Emergency Management Agency to HUD.

For a more complete overview of HUD's FY '03 budget, including a budget chart for selected programs, please visit the National Low Income Housing Coalition web site at: www.nlihc.org.

Preservation of Mt. Vernon Plaza in Jeopardy!

Over the past three years, COHHIO has been working closely with the tenants at Mt. Vernon Plaza to save their homes. Mt. Vernon Plaza is a 375 unit project-based Section 8 housing development located on the near east side of Columbus. Almost two years ago, the National Housing Trust/Enterprise (NHT/Enterprise) joined as a development partner to assist us with preserving and improving this valuable housing resource for families, senior citizens and the disabled in Columbus.

Our efforts hit a snag last month when the local housing authority conspired with some local community leaders in opposition to preserving the project, particularly the 225 apartments in the 13 story highrise building that is nearly fully occupied by seniors and the disabled. This opposition led financial advisors that were working on the project to advise NHT/Enterprise to delay plans to move forward on the project.

Tenants and COHHIO are busy working to try to repair the damage done, and with NHT/Enterprise's help, hope to be able to move forward to preserve the property. We have begun meeting with city leaders and HUD to build an even stronger coalition to complete the successful restoration of Mt. Vernon Plaza. For more information about the struggle to save Mt. Vernon Plaza, or on affordable housing preservation in Ohio, contact Jill Russ at jillruss@cohhio.org or at 614/280-1984.

Update on OTAG Funding Crisis: HUD Determines No ADA Violations Occurred

After five months of waiting with no access to HUD funding, COHHIO has learned that the HUD Inspector General has preliminarily concluded that there were no Anti Deficiency Act violations by HUD/OMHAR. HUD/OMHAR has begun paying on invoices submitted for work completed prior to September 30, 2001. (However, as of press time, we have not received payment of COHHIO's outstanding invoices.) We are hearing informally that HUD/OMHAR will begin paying on invoices submitted for work performed after September, 2001 within the next few weeks. However, we have received no formal confirmation of this from HUD/OMHAR.

Thanks to our Congressional Representatives and Senators for their support and work on this matter. Representatives Tiberi, Ney and Tubbs Jones addressed this matter with HUD Secretary Mel Martinez when the Secretary appeared before the House Subcommittee on Housing and Community Opportunity on February 13. For more information about the status of the OTAG project at COHHIO, contact Jill Russ at jillruss@cohhio.org or at 614/280-1984.

Advocates Decry Homeless Civil Rights Violations Nationally with Report

On the 73rd anniversary of Rev. Dr. Martin Luther King Jr.'s birth, January 15, homeless people found their civil rights threatened in an increasing number of communities, according to a report released by homeless advocacy groups. The report, "Illegal to be Homeless: The Criminalization of Homelessness in the United States" found that more jurisdictions are enacting laws that effectively criminalize homelessness by prohibiting activities such sleeping or camping in public, even when no shelter beds are available.

The report found that the use of these ordinances is increasing. Almost 80 percent of the cities surveyed in the 2002 report have laws that prohibit sleeping/camping in public areas. Meanwhile 100 percent of communities surveyed lacked enough shelter beds to meet demand.

The report distinguished California as the "meanest" state in the country for people who are poor and homeless, with New York City vying with Atlanta and San Francisco - the three meanest cities nationally- for top notoriety. Special mention went to Palm Beach County, Florida for their chillingly Orwellian methods of tracking people who are homeless.

The three cities in Ohio that made the list of the 52 municipalities that attempt to criminalize homelessness included Cleveland, Cincinnati and Toledo. Cleveland was cited for the settlement of a lawsuit over sweeping homeless people off the streets for innocent behavior of sitting and sleeping. There was citation of the preservation efforts of homeless people with regard to Camelot, and the increases in hate crimes directed at homeless people.

Cincinnati was cited for jeopardizing the creation of affordable housing within the city, attempting to eliminate pan handling, and engaging in the sweeping of homeless people from public parks. The Cincinnati Coalition of the Homeless found that 31 percent of those homeless men surveyed were harassed by police. All three Ohio cities reported sharp increases in hate crimes directed at homeless people.

"Homelessness will not disappear simply by putting people behind bars. We need to address the systematic causes and look at the real solutions. The burden of poverty is far to great to be exacerbated by the incarceration of the impoverished. Affordable housing, health care and livable wages are what we need to truly bring an end to homelessness," stated Donald Whitehead, formerly homeless and now the Executive Director of the National Coalition for the Homeless.

To review the report, visit the National Coalition for the Homeless web page at www.nationalhomeless.org/crimreport/index.html. For additional Ohio information, contact Brian Davis at the Northeast Ohio Coalition for the Homeless at neoch@bbs2.rmrc.net or call 216/241-1104.

Continuum of Care Update...

While we reported in last month's edition of *Breaking Ground* that HUD was preparing to publish the SuperNOFA a bit earlier this year, it has yet to happen. The latest rumor is that the NOFA will be published in either the first or second week of March. At this point, it's difficult to say what, if anything will change with this year's Continuum application. In spite of this, COHHIO along with the Ohio Department of Development is sponsoring a Continuum of Care application training for Monday, March 25 in Columbus. The training is targeted at Ohio Balance of State applicants (both renewal projects as well as new projects).

If you are interested in attending the application training, please contact either Pam Argus of COHHIO at (614) 280-1984 or Bob Johnson of ODOD at (614) 752-8096 by Monday, March 18th.

As far as the SuperNOFA goes, please check the HUD web site (www.hud.gov) periodically for updates.

2002 COHHIO Conference Update...

With this year's conference less than two months away, more and more pieces of the puzzle are falling into place. As reported in previous editions of *Breaking Ground*, keynote speakers already confirmed to participate include Sheila Crowley from the National Low Income Housing Coalition, Dr. Frances Fox Piven from the City University of New York, and Barbara Sard from the Center on Budget and Policy Priorities. This star-studded cast continues to grow. Late last month we received word that Carla Javits, the new President of the Corporation for Supportive Housing, will be joining us on Tuesday, April 23rd. We are also waiting to hear back from Phil Mangano, the recently appointed Executive Director of the Interagency Homeless Council, regarding his attendance at this year's conference.

In addition to the keynotes, there have been a couple of other alterations and additions to the conference lineup. The topic of the panel discussion, which is scheduled for Tuesday, April 23rd, has changed from affordable housing to predatory lending. Given recent events on this front, we thought this issue was perhaps a bit more timely. Participants for this roundtable are likely to include members of the Ohio General Assembly as well as representatives from the Ohio Department of Aging, the financial services industry, and consumer advocacy organizations.

If you're looking for practical experience in moving toward ending homelessness in your community, consider these recently confirmed workshops.

"Can Housing Precede Treatment and Sobriety?" will examine the effectiveness of moving people who are homeless, have psychiatric disabilities and substance use addictions into permanent housing. Sam Tsemberis, Executive Director of Pathways to Housing, will explain the use of Assertive Community Treatment Teams and their consumer preference approach that includes a harm reduction practice for psychiatric and substance abuse problems. In addition to a description of the daily operation of this model program, policy and fiscal issues, Mr. Tsemberis will present the results of a randomized two-year control study of 225 street dwelling individuals who are mentally ill.

Lamp, Inc. of Los Angeles has provided housing, employment and support services for adults who are homeless, surviving mental illness, alcohol and drug addiction, and HIV/AIDS since 1985. Molly Lowery will present the workshop "No Fail Housing and Supports for Multi-diagnosed Individuals", emphasizing the key to the programs success: the commitment to voluntary, lifelong support where no one "fails." Learn about this program's methods for securing permanent housing for this population.

Would your work with homeless persons with disabilities be improved by earlier SSI approval? Yvonne Perrett, SSI Outreach Project in Baltimore, presented her programmatic success in "Presumptive SSI" at the Ending Homelessness Conference in December in Washington, D.C. Ohio participants insisted we bring her to the COHHIO Conference so we could benefit from her knowledge and success in securing early eligibility for SSI. In "Shortening the Process for Social Security Eligibility" Ms. Perrett will share the process for speeding up access to SSI.

For additional information, or to view a tentative conference program, please visit the COHHIO web page and click on the link for the 2002 conference (www.cohhio.org/conference.html).

Coalition on Homelessness and Housing in Ohio Membership

Name _____
 Organization _____
 Address _____
 City _____ State _____ Zip _____ County _____
 Phone _____ Fax _____ Email _____

Individual: _____ \$35 (Regular) _____ \$75 (Benefactor) _____ \$250 (Sustainer)
 _____ \$10 (Low-Income) _____ Fee Waiver Requested

Agency (according to budget):
 _____ \$35 (\$100,000 or less) _____ \$75 (\$100,001 - \$250,000)
 _____ \$125 (\$250,001 - \$500,000) _____ \$200 (\$500,001 - \$1 million)
 _____ \$250 (\$1 million-\$1.5 million) _____ \$300 (over \$1.5 million)

Please send your tax deductible check to COHHIO at 35 E. Gay St, Ste. 210, Columbus, Ohio 43215.

Thank you for your support!

Registration

(1 person per form, form can be copied, please print clearly)

Name _____
 Organization _____
 Address _____
 City, State, Zip _____
 Phone _____ Fax _____ E-Mail _____
 County _____ Counties Served _____

_____ Please check for vegetarian lunch

To help us plan for the appropriate space, please CIRCLE the workshops you would be most interested in attending for each set, plus the institute. If you are not planning on attending the institutes, then please do not circle any for that session.

Workshop Set A

- Affordable Housing and NIMBY
- Housing Management Information Systems (HMIS)
- TANF \$ for Housing
- Life After Foster Care and Independent Living
- Creative Uses of Section 8 & Other Voucher Programs
- Tenant Organizing and Community Resources

Workshop Set C

- Housing Dev't. Resources for Very Low-Income
- Housing First, No Fail Housing and Supports
- Connecting Poverty Issues and Housing
- Creative Supportive Housing Solutions for Youth
- Using Medicaid Creatively to Provide Services
- Local Issues in Rental Housing

Workshop Set B

- Increasing Access to Affordable Housing in Rural Ohio
- Preventing Homelessness Through Discharge Planning
- Predatory Lending...Robbing Wealth from Communities
- Education of Homeless Children and Youth
- Shortening the Process for Social Security Eligibility
- Evaluating Potential Preservation Opportunities

Workshop Set D

- Local Housing Trust Funds...The Nuts & Bolts
- Do Homeless People Have Civil Rights?
- Financial Exploitation of the Poor
- Organizing Youth to Make a Difference
- Safe Havens
- Accessibility Issues in Affordable Housing

Institutes

- Predatory Lending
- Housing First, Harm Reduction, No Fail Housing
- Preservation: Past, Present, and Future
- Capacity Building

Conference Registration: \$150 (COHHIO member) and \$200 (non-member), regardless of how many days you plan on attending the conference. Membership fee: _____ (optional)

TOTAL ENCLOSED: _____ (COHHIO Federal Id. #31-1189029)
 Payment Amount: Check # _____ OR Purchase Order # _____

Checks can be made out to COHHIO and registrations may be sent to 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138. Credit cards are not accepted. Payment must accompany registration. No phone or fax registrations. Registrations not guaranteed after April 15. **Questions? Call 614-280-1984.**

AmeriCorps Welcomes New Members and a New Leader

Welcome to James, the new AmeriCorps Leader

We would like to welcome our new AmeriCorps Staying Home Program Leader, James Page. James served his first year of AmeriCorps with the Columbus YWCA/IHN Hospitality Center working with children and youth. In January, he attended the two-week Leader Training in Baltimore, Maryland. His job will be to provide leadership to the new Members, as well as to the 13 second year Members. We look forward to a great year with James on board here at COHHIO.

Welcome to COHHIO's 2002 AmeriCorps Members

We have gotten off to a great start with 48 AmeriCorps Members. We would like to take this opportunity to WELCOME them! Their names and their agencies in which they work are as follows:

Access, Inc., Akron: Sharon Durkin, Laura MacCracken, Amy Rehs

Bridgehaven, Waverly: Phyllis Walker

Bridging the Gap, Cleveland: Thomas Lewis, Paul Morris

Catholic Charities, Norwalk: Mary Kurtz

Central City Economic Development Council, Mansfield: Angela Hyatt

Cleveland Mediation Center: Gwendolyn Garth

Community Action Program of Mansfield: Pamela Avery, Christina Lindsey

Council for Economic Opportunities in Greater Cleveland: Sabrina Otis

FOCUS, Toledo: Larry Heard, Marc Grant, Patricia McCoy, Donnell Mitchell, Steven Cunningham

Good Works, Inc., Athens: Jonathan Mullins

Harbor Light, Cleveland: Delmeda Edmonds, Victoria Lipscomb, Gaines Buttry, Robert Young, Peter Hertel

Hope House, Findlay: Barb Faber

Lutheran Social Services: Melissa Corral, Lancaster; Kevin Cunningham, Columbus

Ottawa County Transitional Housing, Inc., Port Clinton: Cori Crawford, Amanda Gresh

Portage Area Transitional Housing, Ravenna: Charles Atkins, Kim Lambert, Monica Byrd, Christina Te Treault

RESTOC, Cincinnati: Charles Carpenter, Chris Davis, Anthony Gendrew, Ricardo Taylor

Rural Appalachian Housing Development, Glouster: Robert Thompson, John Losey, Amanda McWilliams, Shelley Curry, Michael Pickett

Tri-County Community Action Agency, Nelsonville: Christopher Malcolm

WSOS Community Action Commission, Fremont: Kim Kurtz, Robin Cover, Joyce Valle, Jennifer Elliott

YWCA - IHN of Columbus: Jowana Jenkins

Correction

Earned Income Tax Credit phone number. In the February issue of *Breaking Ground*, we gave contact information for the Center on Budget and Policy Priorities to receive information on the EIC and the new Child Tax Credit. Unfortunately, the number listed was incorrect. The correct number is 202/408-1080.

Regional News

Bellaire: the Belmont County Continuum of Care Exploratory Committee will be meeting to continue the discussion on the submission of a Continuum application on March 21 at 10:00 a.m. at the Salvation Army at 315 37th Street in Bellaire. For additional information, contact Lynn Anderson at 740-676-6225.

Summit County: Housing Network Conference & Annual Meeting:

"Grow you organization, Grow your community," Third Annual Summit County Housing Symposium, March 28 & 29. For builders, developers, social service agencies, lending institutions, neighborhood groups, block clubs, government, community development corporations, landlords, and individuals involved in all aspects of housing and community development, to come together for information, education, advocacy and to offer support and development of affordable housing in Summit, Stark, and Portage Counties.

Annual Meeting & Dinner on Friday, March 29, at the Hilton Akron/Fairlawn with Mark McDermott of the Enterprise Foundation and the "Creating A Community Awards" will be presented. Tickets are \$30 per person- members and \$35 per person-non-members. For more information, contact the Housing Network at 330/253-3370 or at Hsngntwrk777@cs.com

Resources

Program Manager, Portage Area Transitional Housing. Will provide staff supervision, grants administration, service development, community outreach, networking, and education on the PATH program and provide some direct services. Send resume to: Human Resources Director, 143 Gougler, Kent, Ohio, 44240; or fax to 330/677-4134.

Program Manager, Community Shelter Board. Mid-level position to manage program, research and evaluation activities. Required skills include facilitation, adult education, communications, and analysis (qualitative and quantitative). Resumes can be sent to CSB, 67 Jefferson Avenue, Columbus, Ohio 43215 or visit their web page at www.csb.org.

Grassroots Action Network, National Alliance to End Homelessness. Coalition of local, regional and statewide organizations interested in taking action to inform federal policy. To join the Network, visit the NAEH webpage at www.endhomelessness.org/contact/action.htm.

April 29-30 - National Low Income Housing Coalition and National Coalition for the Homeless Annual Policy Conference and Lobby Day. For more information, visit the NLIHC web site at www.NLIHC.org.

Ohio CDC Association - Basic Skills in Affordable Housing Development. Twenty days of training over six months to build your capacity for designing, financing and implementing projects for low-and moderate-income homebuyers and renters. For more information, call 614/461-6392 or email cspadafore@ohiocdc.org.

Alan Shawn Feinstein Million Dollar Challenge for non-profit anti-hunger groups from March 1 through April 30, 2002. If more than \$1 million is raised in response to the Challenge, the Feinstein Foundation will divide its own \$1 million proportionately between all non-profit anti-hunger groups that report the funds that they raised. For more information, visit the Feinstein Foundation web page at www.feinsteinfoundation.org.

2002 Community Food Projects Grants. The USDA Cooperative States Research, Education and Extension Services is now accepting applications through March 22. Grants have supported projects that meet the needs of low-income people, increase communities' self-reliance in providing for their own food needs and promote comprehensive responses to local food, farm and nutrition issues. Visit www.reeusda.gov/crgam/cfp/community.htm to get more information about the application process.

Do We Have Your Email?

If you're receiving the printed version of the newsletter, we need your email address, if you have one. COHHIO is transitioning to send the newsletter by email. Please email, fax or call and give us your email address, so we can make sure you continue to receive the newsletter - cohhio@cohhio.org; 614/280-1984; 614/463-1060 - fax.

Congrats to New OHFA Board Members

Governor Taft appointed the following people to the Ohio Housing Finance Agency:

Roger McCauley, from Glouster, representing non-profit multifamily housing development organizations, to a term ending Jan. 31, 2006, replacing Eric Carmichael, who resigned. Mr. McCauley is executive director of the Corporation for Ohio Appalachian Development (COAD). He received his B.S. degree from Cornell University and his M.S. degree from Ohio University.

Patricia Cash, from Worthington, representing mortgage lenders, reappointed to a term ending Jan. 31, 2008. Ms. Cash is in public affairs and community development for National City Bank. She received her B.A. degree from DePauw University.

Oren Henry, from Cincinnati, representing the public, to a term ending Jan. 31, 2008, replacing Roger McCauley, whose term expired. Mr. Henry is community development administrator for the City of Cincinnati. He received his B.S. degree from Denison University and his M.S. degree from Ohio University. Members are paid \$150 per agency meeting, not to exceed \$3000 per year.

How to Contact...

NATIONAL

National Coalition for the Homeless. Hotline: www.nationalhomeless.org.

National Low Income Housing Coalition: www.nlihc.org

President Bush - 1600 Pennsylvania Avenue NW, Washington, DC 20500; 202/456-1414; 202/456-2461 (fax); president@whitehouse.gov

Senators Voinovich & DeWine - United States Senate, Washington, DC 20510
Voinovich - 202/224-3353; 202/228-1382 (fax); voinovich@voinovich.senate.gov
DeWine - 202/224-2315; 202/224-6519 (fax); senator_dewine@dewine.senate.gov

Representatives - United States House of Representatives, Washington, DC 20515; 202/224-3121

STATE

Governor Taft - 77 South High Street, Columbus, Ohio 43215; 614/466-3555; 614/466-9354 (fax)

Ohio Senate - State House, Columbus, Ohio 43266-0604; 614/644-5466 (fax-R); 614/644-1982 (fax - D)

Ohio House of Representatives - 77 South High Street, Columbus, Ohio 43215; 614/644-9494 (fax)

Legislative Directories are available by contacting us: COHHIO - 35 East Gay Street, Suite 210, Columbus, Ohio 43215-3138; 614/280-1984; 614/463-1060 (fax); www.cohhio.org.

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